B1 (Official Form 1) (4/10)										
United S Dist	tates Bar trict of P	-		ourt				Vol	luntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): ROHENA MAISONET, LUIS DANIEL				Name of Joint Debtor (Spouse) (Last, First, Middle): ORTIZ REYES, GLORIVEE						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): LUIS D ROHENA MAISONET			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):							
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): 9333	r I.D. (ITIN) N	No./Com	nplete		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 2650					
Street Address of Debtor (No. & Street, City, State RANCHO BONITO N13 8 STREET	& Zip Code):	:		Street Add RANCHO N13 8 ST	BONIT		tor (No. & Stree	et, City, St	ate & Zip Code):	
JUNCOS, PR	ZIPCODE	00777	 7	JUNCOS				Γ	ZIPCODE 00777	
County of Residence or of the Principal Place of Business: Juncos				County of Juncos	County of Residence or of the Principal Place of Business:					
Mailing Address of Debtor (if different from street address) LA CEIBA				Mailing Address of Joint Debtor (if different from street address): LA CEIBA 28 CEDRO STREET			eet address):			
28 CEDRO STREET JUNCOS, PR	ZIPCODE	00777	7	JUNCOS		.C.I			ZIPCODE 00777	
Location of Principal Assets of Business Debtor (if	different fron	n street	address a	bove):				<u> </u>		
									ZIPCODE	
Type of Debtor			Nature of Business			Chapter of Bankruptcy Code Under Which				
(Form of Organization) (Check one box.)		(Check one box.) ☐ Health Care Business ☐ Single Asset Real Estate as defined in 1 U.S.C. § 101(51B) ☐ Railroad ☐ Stockbroker		e box.)	e as defined in 11 Chapter Chapter Chapter Chapter			the Petition is Filed (Check one box.)		
✓ Individual (includes Joint Debtors)	<u> </u>			te as defined i			Chapter 7 Chapter 15 Petition Chapter 9 Recognition of a For			
See Exhibit D on page 2 of this form.	I —						apter 11	Main Proceeding		
Corporation (includes LLC and LLP) Partnership						apter 12 apter 13		Chapter 15 Petition for Recognition of a Foreign		
Other (If debtor is not one of the above entities,		modity I							nmain Proceeding	
check this box and state type of entity below.)		☐ Clearing Bank ☐ Other						Nature of (Check on		
	-					Debts are primarily consumer Debts are primarily				
			ax-Exemp	ot Entity applicable.)		debts, defined in 11 U.S.C. business de § 101(8) as "incurred by an			business debts.	
		Debtor is a tax-exempt Title 26 of the United S		torganization	organization under individual pri		ividual primaril	arily for a		
			ie United enue Code	,	ne		sonal, family, o d purpose."	r house-		
Filing Fee (Check one box)						Chap	oter 11 Debtors	5		
✓ Full Filing Fee attached		C	heck one		. aaa daht	or as defined in 11 U.S.C. § 101(51D).				
Filing Fee to be paid in installments (Applicable	to individuals	. =					defined in 11 U.S.			
only). Must attach signed application for the cou	rt's		Check if:							
consideration certifying that the debtor is unable except in installments. Rule 1006(b). See Official			Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).							
							usimeni on 4/01 			
Filing Fee waiver requested (Applicable to chap only). Must attach signed application for the cou		_	Check all applicable boxes:							
consideration. See Official Form 3B.		☐ A plan is being filed with this petition ☐ Acceptances of the plan were solicited prepetition fro			prepetition from	one or mo	ore classes of creditors, in			
State WALL to the State of Sta			accorda	nce with 11 U	S.C. § 11	26(b).			THE OP LOT 10 TO	
Statistical/Administrative Information Debtor estimates that funds will be available for	or distribution	to unsec	cured cred	itors.					THIS SPACE IS FOR COURT USE ONLY	
Debtor estimates that, after any exempt propert					id, there v	will be n	o funds availab	le for		
distribution to unsecured creditors. Estimated Number of Creditors									\dashv	
] []						
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Estimated Assets	000	10,000		5,000	50,000		100,000	100,000	1	
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Estimated Liabilities	· · · · · · · · · · · · · · · · · · ·	450 11	ψ.		ω ψ500		.o wi omnon	ψ. OHHOI	-	
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\$0 to \$50,001 to \$100,001 to \$500,001 to \$1 \$50,000 \$100,000 \$500,000 \$1 million \$1				50,000,001 to 100 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More tha \$1 billion		

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Voluntary Petition (This page must be completed and filed in every case) Name of Debtor(s): ROHENA MAISONET, LUIS DANIEL & ORTIZ REYES, GLORI							
Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)							
Location Where Filed: District Of Puerto Rico	Case Number: 05-05092 SEK 13	Date Filed: 06/03/2005					
Location Where Filed: District Of Puerto Rico	Case Number: 01-08193 GAC 7	Date Filed: 07/19/2001					
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet							
Name of Debtor: None	Case Number:	Date Filed:					
District:	Relationship:	Judge:					
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.						
	X /s/ Roberto Figueroa Ca	rrasquillo, Esq. 11/07/11					
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition.							
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.							
Information Regarding the Debtor - Venue							
(Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.							
☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.							
or has no principal place of business or assets in the United States	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.						
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)							
(Name of landlord or lesse	or that obtained judgment)						
(Address of lan	dlord or lessor)						
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for pos							
☐ Debtor has included in this petition the deposit with the court of filing of the petition.	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.						
☐ Debtor certifies that he/she has served the Landlord with this cert	tification. (11 U.S.C. § 362(1)).						

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

ROHENA MAISONET, LUIS DANIEL & ORTIZ REYES, GLORI\

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ LUIS DANIEL ROHENA MAISONET

Signature of Debtor

LUIS DANIEL ROHENA MAISONET

X /s/ GLORIVEE ORTIZ REYES

Signature of Joint Debtor

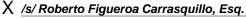
GLORIVEE ORTIZ REYES

Telephone Number (If not represented by attorney)

November 7, 2011

Date

Signature of Attorney*



Signature of Attorney for Debtor(s)

Roberto Figueroa Carrasquillo, Esq. USDC 203614 R. Figueroa Carrasquillo Law Office PO Box 193677 San Juan, PR 00919-3677 (787) 744-7699 Fax: (787) 746-5294 rfigueroa@rfclawpr.com

November 7, 2011

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of A	nthorized Individu	ıal	
Printed Name	of Authorized Ind	ividual	
Title of Author	ized Individual		

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign R	epresentative	
Printed Name of Forei	an Panracantativa	
rinted Name of Forei	gn Representative	

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

^{*}In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

United States Bankruptcy Court District of Puerto Rico

IN	RE:		Case No.
RO	HENA MAISONET, LUIS DANIEL & ORTIZ R	EYES, GLORIVEE	Chapter 7
	Debtor(s)		
	DISCLOSURE OF C	COMPENSATION OF ATTORNEY	FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 201 one year before the filing of the petition in bankruptcy, or of or in connection with the bankruptcy case is as follows	r agreed to be paid to me, for services rendered or to	
	For legal services, I have agreed to accept		\$\$,443.00
	Prior to the filing of this statement I have received $\ \ldots \ .$		\$\$
	Balance Due		\$ 0.00
2.	The source of the compensation paid to me was: $\ \ \ \ \ \ \ \ \ \ \ \ \$	btor Other (specify):	
3.	The source of compensation to be paid to me is: \Box De	btor Other (specify):	
4.	I have not agreed to share the above-disclosed compe	ensation with any other person unless they are member	rs and associates of my law firm.
	I have agreed to share the above-disclosed compensatogether with a list of the names of the people sharing		r associates of my law firm. A copy of the agreement,
5.	In return for the above-disclosed fee, I have agreed to rend	der legal service for all aspects of the bankruptcy case	including:
	b. Preparation and filing of any petition, schedules, stat	ors and confirmation hearing, and any adjourned hear	
6.	By agreement with the debtor(s), the above disclosed fee	does not include the following services:	
	certify that the foregoing is a complete statement of any agroceeding.	CERTIFICATION reement or arrangement for payment to me for repress	ntation of the debtor(s) in this bankruptcy
	November 7, 2011	/s/ Roberto Figueroa Carrasquillo, Es	<i>y.</i>
	Date	Roberto Figueroa Carrasquillo, Esq. USDC 203614 R. Figueroa Carrasquillo Law Office PO Box 193677 San Juan, PR 00919-3677 (787) 744-7699 Fax: (787) 746-5294 rfigueroa@rfclawpr.com	

United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No
ROHENA MAISONET, LUIS DANIEL	Chapter 7
Debtor(s)	
EXHIBIT D - INDIVIDUAL DEBTOR'S CREDIT COUNSELING	
Warning: You must be able to check truthfully one of the five states do so, you are not eligible to file a bankruptcy case, and the court c whatever filing fee you paid, and your creditors will be able to resu and you file another bankruptcy case later, you may be required to to stop creditors' collection activities.	an dismiss any case you do file. If that happens, you will lose une collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed one of the five statements below and attach any documents as directed.	
✓ 1. Within the 180 days before the filing of my bankruptcy case , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the ag certificate and a copy of any debt repayment plan developed through the	opportunities for available credit counseling and assisted me in ency describing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provided the agency no later than 14 days after your bankruptcy case is filed.	opportunities for available credit counseling and assisted me in the agency describing the services provided to me. <i>You must file</i>
☐ 3. I certify that I requested credit counseling services from an approved ays from the time I made my request, and the following exigent cirrequirement so I can file my bankruptcy case now. [Summarize exigent]	cumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtain you file your bankruptcy petition and promptly file a certificate from of any debt management plan developed through the agency. Failur case. Any extension of the 30-day deadline can be granted only for also be dismissed if the court is not satisfied with your reasons for counseling briefing.	the agency that provided the counseling, together with a copy re to fulfill these requirements may result in dismissal of your cause and is limited to a maximum of 15 days. Your case may
4. I am not required to receive a credit counseling briefing because o motion for determination by the court.]	f: [Check the applicable statement.] [Must be accompanied by a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by re of realizing and making rational decisions with respect to finance	
 Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically im participate in a credit counseling briefing in person, by telephon Active military duty in a military combat zone. 	
5. The United States trustee or bankruptcy administrator has determided not apply in this district.	ned that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided ab	ove is true and correct.
Signature of Debtor: /s/ LUIS DANIEL ROHENA MAISONET	
Date: November 7, 2011	

Certificate Number: 03605-PR-CC-016274078



03605-PR-CC-016274078

CERTIFICATE OF COUNSELING

I CERTIFY that on October 10, 2011, at 9:00 o'clock AM AST, LUIS D ROHENA MAISONET received from Consumer Credit Counseling Service of Puerto Rico, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Puerto Rico, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted in person.

Date: October 10, 2011

By:

Name: Francisco Garcia

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Date: **November 7, 2011**

United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No.
ORTIZ REYES, GLORIVEE	Chapter 7
Debtor(s)	Chapter 1
	R'S STATEMENT OF COMPLIANCE ING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the cou whatever filing fee you paid, and your creditors will be able to	tatements regarding credit counseling listed below. If you cannot rt can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed d to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition is jone of the five statements below and attach any documents as direct	filed, each spouse must complete and file a separate Exhibit D. Check ted.
the United States trustee or bankruptcy administrator that outlined	e , I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in a agency describing the services provided to me. Attach a copy of the gh the agency.
the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, but I do not have a certificate to	e , I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in from the agency describing the services provided to me. You must file ded to you and a copy of any debt repayment plan developed through d.
	proved agency but was unable to obtain the services during the sevent circumstances merit a temporary waiver of the credit counseling gent circumstances here.]
you file your bankruptcy petition and promptly file a certificate f of any debt management plan developed through the agency. Fa case. Any extension of the 30-day deadline can be granted only	btain the credit counseling briefing within the first 30 days after from the agency that provided the counseling, together with a copy filure to fulfill these requirements may result in dismissal of your for cause and is limited to a maximum of 15 days. Your case may a for filing your bankruptcy case without first receiving a credit
motion for determination by the court.]	se of: [Check the applicable statement.] [Must be accompanied by a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired be of realizing and making rational decisions with respect to fin	y reason of mental illness or mental deficiency so as to be incapable nancial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically participate in a credit counseling briefing in person, by telep☐ Active military duty in a military combat zone.	y impaired to the extent of being unable, after reasonable effort, to shone, or through the Internet.);
5. The United States trustee or bankruptcy administrator has deteddoes not apply in this district.	ermined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provide	d above is true and correct.
Signature of Debtor: /s/ GLORIVEE ORTIZ REYES	

Certificate Number: 03605-PR-CC-016274070



CERTIFICATE OF COUNSELING

I CERTIFY that on October 10, 2011, at 9:00 o'clock AM AST, GLORIVEE ORTIZ REYES received from Consumer Credit Counseling Service of Puerto Rico, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Puerto Rico, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted in person.

Date: October 10, 2011

By:

Name: Francisco Garcia

Title: Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

B22A (Official Form 22A) (Chapter 7) (12/10)	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):
In re: ROHENA MAISONET, LUIS DANIEL & ORTIZ REYES, GLORIVEE Debtor(s) Case Number:	 ☐ The presumption arises ☑ The presumption does not arise ☐ The presumption is temporarily inapplicable.
	CURRENT MONTHLY INCOME ST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	Disabled Veterans. If you are a disabled veteran described in the Veteran's Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement. Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
1C	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filling a motion raising the means test presumption expires in your case before your exclusion period ends. Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard a. I was called to active duty after September 11, 2001, for a period of at least 90 days and I remain on active duty /or/ J was released from active duty on, which is less than 540 days before this bankruptcy case was filed; OR b. I am performing homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. \(\subseteq \text{Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11. c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both 2 Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. All figures must reflect average monthly income received from all sources, derived during Column A Column B the six calendar months prior to filing the bankruptcy case, ending on the last day of the Debtor's Spouse's month before the filing. If the amount of monthly income varied during the six months, you Income **Income** must divide the six-month total by six, and enter the result on the appropriate line. 3 \$ \$ Gross wages, salary, tips, bonuses, overtime, commissions. 38.67 2,222.33 **Income from the operation of a business, profession or farm.** Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. 4 Gross receipts \$ Ordinary and necessary business expenses Subtract Line b from Line a Business income \$ \$ **Rent and other real property income.** Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V. 5 \$ Gross receipts \$ b. Ordinary and necessary operating expenses Rent and other real property income Subtract Line b from Line a \$ \$ \$ 6 Interest, dividends, and royalties. 7 Pension and retirement income. \$ \$ Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for 8 that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B. \$ \$ **Unemployment compensation.** Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: 9 Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ Spouse \$ \$

18

19A

B22A (Official Form 22A) (Chapter 7) (12/10)							
10	Income from all other sources. Specify source and amount. If necessary, li sources on a separate page. Do not include alimony or separate maintena paid by your spouse if Column B is completed, but include all other pay alimony or separate maintenance. Do not include any benefits received ur Security Act or payments received as a victim of a war crime, crime against a victim of international or domestic terrorism.							
	a.	\$						
	b.	\$						
	Total and enter on Line 10	\$	\$					
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 1 and, if Column B is completed, add Lines 3 through 10 in Column B. Enter	\$ 38.67	\$	2,222.33				
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.							
	Part III. APPLICATION OF § 707(B)(7) EXCLUSION							
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.							
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)							
	a. Enter debtor's state of residence: Puerto Rico b. Enter debtor's household size:							
	Application of Section707(b)(7). Check the applicable box and proceed as							
15	The amount on Line 13 is less than or equal to the amount on Line 1 not arise" at the top of page 1 of this statement, and complete Part VIII;							
	▼ The amount on Line 13 is more than the amount on Line 14. Comple	ete the remaining	g parts of this sta	temei	nt.			
	Complete Parts IV, V, VI, and VII of this statement on	ly if required	l. (See Line 1	5.)				
	Part IV. CALCULATION OF CURRENT MONTHLY	INCOME FO	R § 707(b)(2)					
16	Enter the amount from Line 12.			\$	2,261.00			
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.							
	a.	\$						
	b.	\$						
	c.	\$		\$				
Total and enter on Line 17.								

Part V. CALCULATION OF DEDUCTIONS FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.

Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.

985.00

2,261.00

\$

Ė	SZZA (al Form 22A) (Chapter 7) (12a						1	
19B		Out-Out-Out-Out-Out-Out-Out-Out-Out-Out-	onal Standards: health care. For Pocket Health Care for person of Pocket Health Care for person of Pocket Health Care for person of the clerk ons who are under 65 years of age of age or older. (The applicable gory that would currently be allowed additional dependents whom ons under 65, and enter the result ons 65 and older, and enter the runt, and enter the result in Line	ons under 65 years of age k of the bankruptoge, and enter in Lie number of person you support.) Mult in Line c1. Multiesult in Line c2.	of age or old of age or old of age on sin on y ltiply Ltiply L	e, and in Line a der. (This info rt.) Enter in Li the applicable each age categ your federal in Line a1 by Line ine a2 by Line	a2 the IRS National repairs available to the application of personal repairs at the number of personal repairs at the number of the state of the sta	onal Standards for able at able number of ons who are 65 er in that plus the number total amount for otal amount for		
		Per	rsons under 65 years of age		Pers	sons 65 years	of age or older			
		a1.	Allowance per person	60.00	a2.	Allowance p	per person	144.00		
		b1.	Number of persons	2	b2.	Number of p	persons	0		
		c1.	Subtotal	120.00	c2.	Subtotal		0.00	\$	120.00
	20A 20B	and Usinfor family tax relationships the II information family tax relationships the A	Il Standards: housing and utile Utilities Standards; non-mortgage mation is available at www.usde y size consists of the number the turn, plus the number of any actile Istandards: housing and utile RS Housing and Utilities Standards available at www.usde y size consists of the number the turn, plus the number of any active a monthly Payments for a Line a and enter the result in L. IRS Housing and Utilities Standards.	ge expenses for the oj.gov/ust/ or from at would currently diditional depender ities; mortgage/reards; mortgage/reards; mortgage/reards; mortgage/reards; would currently diditional depender any debts secured ine 20B. Do not e and ards; mortgage/	e applie the cay be all the cay be a	leable county a lerk of the bar lowed as exen om you suppor pense. Enter, ense for your c lerk of the bar lowed as exen om you suppor ar home, as sta an amount less expense	and family size. akruptcy court). Inptions on your fart. in Line a below, ounty and family akruptcy court) (toptions on your fatt); enter on Line ted in Line 42; s	(This The applicable federal income the amount of y size (this he applicable federal income e b the total of	\$	560.00
		b.	Average Monthly Payment for any, as stated in Line 42	r any debts secure	d by y	our home, if	\$			
		c.	Net mortgage/rental expense				Subtract Line	b from Line a	\$	816.00
	21	and 2 Utili	al Standards: housing and utile 20B does not accurately compute ties Standards, enter any addition our contention in the space below.	te the allowance to onal amount to wh	whic	h you are entit	led under the IR	S Housing and	\$	
	22A	an exand in Check experiments of the Check exp	the Standards: transportation; the search allowance in this category regardless of whether you use purely the number of vehicles for whomes are included as a contribute of the search o	ry regardless of who which you pay the orion to your housel the "Public Trans 2 or more, enter of the applicable numbers."	hether on. peration old exportate n Line mber o	ng expenses or kpenses in Line ion" amount free 22A the "Ope of vehicles in the	for which the one 8. From IRS Local Serating Costs" are applicable Mo	perating Standards: mount from IRS etropolitan	\$	556.00

B22A (Officia (1971)	al Form 22A) (Chapter 7) (12/10)				
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) ☐ 1 ✓ 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.					
	а. b.	IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$ 496.00 \$ 100.81			
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$	395.19	
24	Enter Trans the to	Il Standards: transportation ownership/lease expense; Vehicle 2. Coxed the "2 or more" Box in Line 23. The company of the "Ownership Costs" for "One Car" from the IRS sportation (available at www.usdoj.gov/ust/ or from the clerk of the bastal of the Average Monthly Payments for any debts secured by Vehic act Line b from Line a and enter the result in Line 24. Do not enter a second control of the company	Local Standards: ankruptcy court); enter in Line b le 2, as stated in Line 42;			
	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$ 496.00			
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$ 269.23			
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$	226.77	
25	feder	er Necessary Expenses: taxes. Enter the total average monthly expense al, state, and local taxes, other than real estate and sales taxes, such as , social security taxes, and Medicare taxes. Do not include real estate	s income taxes, self employment	\$	164.19	
26	payro	er Necessary Expenses: involuntary deductions for employment. E bil deductions that are required for your employment, such as retireme uniform costs. Do not include discretionary amounts, such as voluntary amounts.	ent contributions, union dues,	\$		
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.			\$		
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.					
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend			\$		
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.			\$		

DZZA (Official Form 22A) (Chapter 7) (12/10)					
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service — such as pagers, call waiting, caller id, special long distance, or internet service — to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$				
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$ 3,823.15				
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32					
34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.					
	a. Health Insurance \$					
	b. Disability Insurance \$					
	c. Health Savings Account \$					
	Total and enter on Line 34	\$				
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:					
	\$					
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$				
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$				
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$				
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$				
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$				
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$				
41	Total Additional Evnance Deductions under 8 707(b) Enter the total of Lines 34 through 40					

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Subpart C: Deductions for Debt Payment Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42. Average Does payment 42 Monthly include taxes or Payment Name of Creditor Property Securing the Debt insurance? **COOP A/C VALENCIANO** Automobile (1) \$ 100.81 yes no **FIRST BANK** \$ 269.23 ☐ yes **v** no b. Automobile (2) \$ ges no c. Total: Add lines a, b and c. \$ 370.04 Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents. you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. 43 1/60th of the Name of Creditor Property Securing the Debt Cure Amount a. \$ b. Total: Add lines a, b and c. \$ Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, 44 such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28. \$ Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense. Projected average monthly chapter 13 plan payment. Current multiplier for your district as determined under 45 schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy X court.) Average monthly administrative expense of chapter 13 Total: Multiply Lines a and b case \$ \$ 46 **Total Deductions for Debt Payment.** Enter the total of Lines 42 through 45. 370.04 **Subpart D: Total Deductions from Income** 47 Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46. 4,193.19

B22A (Official Form	22A) (Cha	pter 7) (12/10)

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))		\$	2,261.00			
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))		\$	4,193.19			
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the	result.	\$	0.00			
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the numeriter the result.	ber 60 and	\$	0.00			
	Initial presumption determination. Check the applicable box and proceed as directed.		-				
	The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.						
52	☐ The amount set forth on Line 51 is more than \$11,725*. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.						
	The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the 53 though 55).	remainder of F	Part VI (Lines			
53	Enter the amount of your total non-priority unsecured debt		\$				
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and er result.	nter the	\$				
	Secondary presumption determination. Check the applicable box and proceed as directed.						
	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.						
55	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.						
	Part VII. ADDITIONAL EXPENSE CLAIMS						
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.						
	Expense Description	Monthly A	mount				
56	a.	\$					
	b.	\$					
	c.	\$		1			
	Total: Add Lines a, b and c	\$		J			
	Part VIII. VERIFICATION						
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)						
57	Date: November 7, 2011 Signature: /s/ LUIS DANIEL ROHENA MAISONET (Debtor)						
	Date: November 7, 2011 Signature: /s/ GLORIVEE ORTIZ REYES (Joint Debtor, if any)						

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

B201A (Form 201A) (11/11) Page 2

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No
ROHENA MAISONET, LUIS DANIEL & ORTIZ REYES, GLORIVEE	Chapter 7
Debtor(s)	*

	E TO CONSUMER DEBTOR(S) E BANKRUPTCY CODE							
Certificate of [Non-Attorney] Bankruptcy Petition Preparer								
I, the [non-attorney] bankruptcy petition preparer signing the debtonotice, as required by § 342(b) of the Bankruptcy Code.	r's petition, hereby certify that I delivered to the de	btor the attached						
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	principal, responsible pers the bankruptcy petition pro	individual, state r of the officer, son, or partner of eparer.)						
XSignature of Bankruptcy Petition Preparer of officer, principal, resp	(Required by 11 U.S.C. § bonsible person, or	110.)						
partner whose Social Security number is provided above.								
Certificate of	of the Debtor							
I (We), the debtor(s), affirm that I (we) have received and read the	attached notice, as required by § 342(b) of the Ban	kruptcy Code.						
ROHENA MAISONET, LUIS DANIEL & ORTIZ REYES, GLORIVE	X /s/ LUIS DANIEL ROHENA MAISONET	11/07/2011						
Printed Name(s) of Debtor(s)	Signature of Debtor	Date						
Case No. (if known)	X /s/ GLORIVEE ORTIZ REYES	11/07/2011						
	Signature of Joint Debtor (if any)	Date						

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No
ROHENA MAISONET, LUIS DANIEL & ORTIZ REYES, GLORIVEE	Chapter 7
Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 25,387.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 22,065.10	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 62,796.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 2,364.26
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 2,364.26
	TOTAL	16	\$ 25,387.00	\$ 84,861.10	

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United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No
ROHENA MAISONET, LUIS DANIEL & ORTIZ REYES, GLORIVEE Debtor(s)	Chapter 7
STATISTICAL SUMMARY OF CERTAIN LIABILITIES A	AND RELATED DATA (28 U.S.C. § 159)
If you are an individual debtor whose debts are primarily consumer debts, as de 101(8)), filing a case under chapter 7, 11 or 13, you must report all information	- · · · · · · · · · · · · · · · · · · ·
Check this box if you are an individual debtor whose debts are NOT prima information here.	rily consumer debts. You are not required to report any
This information is for statistical purposes only under 28 U.S.C. § 159.	
Summarize the following types of liabilities, as reported in the Schedules, a	and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,364.26
Average Expenses (from Schedule J, Line 18)	\$ 2,364.26
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 2,261.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 7,484.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 62,796.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 70,280.00

R6A	(Official	Form	6A)	(12/07)

IN RE ROHENA MAISONET, LUIS DANIEL & ORTIZ REYES, GLORIVEE

& ORTIZ REYES, GLORIVEE Case No. _____

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00

(If known)

(Report also on Summary of Schedules)

IN RE ROHENA MAISONET, LUIS DANIEL & ORTIZ REYES, GLORIVEE

IVEE	Case No.	
		(If known)

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	Cash on hand.	Х	0		0.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and		Coop A/C Valenciano Account: 3026 Savings/Shares	J	0.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.		First Bank Account: 7403 Checking	J	20.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Misc. Household Goods and Furnishings	J	5,200.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Clothes and personal effects	J	1,500.00
7.	Furs and jewelry.		Miscellaneus used jewerly	J	525.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		Inheritance property - 50% Sucn. Julio Rohena Pomales composed of 10 heirs; other 50% is owned by widow, Lydia J. Maisonet: residential property located at La Placita Ward, Road 946, Km 2.3 in Juncos, Puerto Rico. Consists of 3 bedrooms, 1 bathroom, kitchen, living room, dining rooms, garage. Valued at \$70,000. less liquidation costs (15%) = \$59,500. /2 = \$29,750. /10 = \$2,975.	J	2,975.00
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Suzuki Aerio Mileage: 60,000	J	6,453.00
			2009 Suzuki SX4 Mileage: 16,000	J	8,714.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			

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(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize. 	x x x x x		лн	
		TO	ΓAL	25,387.00

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(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects	the	exemptions	to	which	debtor is	entitled under	:
(Check one box)		_					

Check if debtor claims a homestead exemption that exceeds \$146,450. *

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
First Bank Account: 7403 Checking	11 USC § 522(d)(5)	20.00	20.00
Misc. Household Goods and Furnishings	11 USC § 522(d)(3)	5,200.00	5,200.00
Clothes and personal effects	11 USC § 522(d)(3)	1,500.00	1,500.0
Miscellaneus used jewerly	11 USC § 522(d)(4)	525.00	525.0
Inheritance property - 50% Sucn. Julio Rohena Pomales composed of 10 heirs; other 50% is owned by widow, Lydia J. Maisonet: residential property located at La Placita Ward, Road 946, Km 2.3 in Juncos, Puerto Rico. Consists of 3 bedrooms, 1 bathroom, kitchen, living room, dining rooms, garage. Valued at \$70,000. less liquidation costs (15%) = \$59,500. /2 = \$29,750. /10 = \$2,975.	11 USC § 522(d)(5) 11 USC § 522(d)(5)	1,140.00 1,835.00	2,975.00
2005 Suzuki Aerio Mileage: 60,000	11 USC § 522(d)(2)	585.90	6,453.0

^{*} Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

R6D	(Official	Form	6D)	(12/07)

IN RE ROHENA MAISONET, LUIS DANIEL & ORTIZ REYES, GLORIVEE

Debtor(s)

Case No.

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0405		W	Installment account opened 4/08				5,867.10	
COOP A/C VALENCIANO PO BOX 1510 JUNCOS, PR 00777-1510			2005 Suzuki Aerio					
			VALUE \$ 6,453.00					
ACCOUNT NO. 3254		W	Installment account opened 7/09				16,198.00	7,484.00
FIRST BANK PO BOX 19327 SAN JUAN, PR 00910-1427								
			VALUE \$ 8,714.00					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			VALUE \$					
ocntinuation sheets attached			(Total of t	Sul his p			\$ 22,065.10	\$ 7,484.00
			(Use only on l		Tota page		\$ 22,065.10	\$ 7,484.00

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

R6E	(Official	Form	6E)	(04/10)

0 continuation sheets attached

IN RE ROHENA MAISONET, LUIS DANIEL & ORTIZ REYES, GLORIVEE

Debtor(s)

(If known)

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the
cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen
cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that
cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units
cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors

IN RE ROHENA MAISONET, LUIS DANIEL & ORTIZ REYES, GLORIVEE

Debtor(s

ase No.	
	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
	Ö	HUSBAI OR (CC	INO	ı	
ACCOUNT NO. 1002		Н	Open account opened 2/00				
AEE PO BOX 363508 SAN JUAN, PR 00936-3508							230.00
ACCOUNT NO. 8365		Н				_	200.00
AFNI DISH NETWORK PO BOX 3097 BLOOMINGTON, IL 61702							87.00
ACCOUNT NO. 2650		J				\dashv	07.00
ASOCIACION EMPLEADOS ELA PO BOX 364508 SAN JUAN, PR 00936-4508							0.450.00
ACCOUNT NO. 5317	_	Н	Open account opened 12/06			\dashv	9,450.00
CENTENNIAL DE PR PO BOX 71514 SAN JUAN, PR 00936-8614							
							150.00
2 continuation sheets attached			(Total of th	Sub is p			\$ 9,917.00
			(Use only on last page of the completed Schedule F. Report		ota		
			the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	atis	tica	ıl	\$
			building of Certain Liabilities and Related		uu.	<i>,</i> I	Ψ

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		,					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5675		W	Open account opened 1/06	T			
CLARO PO BOX 70366 SAN JUAN, PR 00936-8366							46.00
ACCOUNT NO. 0325		Н	Installment account opened 3/11				
COOP A/C EL VALENCIANO PO BOX 1510 JUNCOS, PR 00777-1510			-				4 000 00
A GGOVINTENIO ADALO		J	Installment account opened 9/10	+	-		4,869.00
ACCOUNT NO. 0910 COOP A/C VALENCIANO PO BOX 1510 JUNCOS, PR 00777-1510		J	installment account opened 9/10				17,966.00
ACCOUNT NO. 9333		J		\dagger			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
DPTO DE TRANSPORTACION Y OBRAS PUBLICAS BOX 41269 SAN JUAN, PR 00940-1269							4 0 40 00
ACCOUNT NO. 8751		W	Installment account opened 2/11	+			1,040.00
ISLAND FINANCE PO BOX 195369 SAN JUAN, PR 00919-5369		••	installment account opened 2711				3 600 00
ACCOUNT NO. 9739		J	Collection of Money	+			3,600.00
JUAN RAMON DIAZ 100 MATIAS GONZALEZ GARCIA STREET GURABO, PR 00778		•	Solicotion of money				
			A i mara a than a title than the	+			12,789.00
ACCOUNT NO.			Assignee or other notification for: JUAN RAMON DIAZ				
LCDO CARLOS F COLON SANTINI BOX 101 CAGUAS, PR 00726							
Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t		age	e)	\$ 40,310.00
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relat	rt als Statis	stic	n al	\$

	3. 1	
Case		$^{\circ}$
Casc	1.1	().

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0113		w	Installment account opened 1/97	Н		Н	
SALLIE MAE PO BOX 9500 WILKES BARRE, PA 18773-9500			P				12,278.00
ACCOUNT NO. 3704		w	Open account opened 9/09	Ħ		П	,
T-MOBILE PO BOX 660252 DALLAS, TX 75266-0252							291.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th			e)	\$ 12,569.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	o o tica	n al	\$ 62,796.00

IN RE ROHENA MAISONET, LUIS DANIEL & ORTIZ REYES, GLORIVEE

Case No.

Debtor(s) (If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
ndrio Lizardo De La Cruz ncos, PR	Residential Lease Rent: \$600.00

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IN RE ROHENA MAISONET, LUIS DANIEL & ORTIZ REYES, GLORIVEE

ORTIZ REYES, GLORIVEE	Case No.	
ehtor(s)		(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

	T T	
Case	NO	
Casc	TYU.	

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status		DEPENDENTS OF DEBTOR AND SPOUSE					
Married		RELATIONSHIP(S):				AGE(S):	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	1 months	Auxiliar Adminicular Temporary & Contract Employme Temporary & Contract Employme 16 years PO Box 190759		le Edu			
	gross wages, sa	r projected monthly income at time case alary, and commissions (prorate if not pa		\$	DEBTOR 1,005.33		SPOUSE 1,887.00
3. SUBTOTAL				\$	1,005.33	\$	1,887.00
4. LESS PAYROLIa. Payroll taxes ab. Insurancec. Union dues	nd Social Secur	rity		\$ \$ \$	58.89	\$ \$ \$	131.36 30.00
d. Other (specify)	See Schedu	lle Attached		\$ — \$		\$	429.82
5. SUBTOTAL O	PAYROLL I	DEDUCTIONS		\$	58.89	\$ 	591.18
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	946.44	\$	1,295.82
7. Regular income : 8. Income from rea 9. Interest and divide	property	of business or profession or farm (attach	detailed statement)	\$ \$		\$ \$	
	enance or supp	ort payments payable to the debtor for the	ne debtor's use or	э <u> </u>		\$	
11. Social Security	or other govern	nment assistance		\$ \$		\$ \$	
12. Pension or retir 13. Other monthly				\$ \$		\$ \$	
(Specify) Tax Re		25./12		\$ \$ \$	53.00	\$ \$ \$	69.00
				Ψ			
14. SUBTOTAL C				\$	53.00		69.00
15. AVERAGE M	ONTHLY INC	COME (Add amounts shown on lines 6 a	and 14)	\$	999.44	\$	1,364.82

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

IN RE ROHENA MAISONET, LUIS DANIEL & ORTIZ REYES, GLORIVEE	Case No	
D-1-(-)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) Continuation Sheet - Page 1 of 1

0 0000000000000000000000000000000000000		
	DEBTOR	SPOUSE
Other Payroll Deductions:		
Retire		156.14
Retire Loan		191.58
Union		25.48
AEELA Savings		56.62

IN RE ROHENA MAISONET, LUIS DANIEL & ORTIZ REYES, GLORIVEE Case No.

Debtor(s

(If know

Debtor(s)	(II known)
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(\mathbf{S})
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the decon Form22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$600.00
a. Are real estate taxes included? Yes No <u>✓</u>	
b. Is property insurance included? Yes No	
2. Utilities:	
a. Electricity and heating fuel	\$ 70.27
b. Water and sewer	\$ 42.00
c. Telephone	\$
d. Other Cellular	\$ 94.00
GI GILLE	\$
3. Home maintenance (repairs and upkeep)	\$ 40.00
4. Food	\$ 250.00
5. Clothing	\$ 80.00
6. Laundry and dry cleaning	\$
7. Medical and dental expenses	\$ 20.00
8. Transportation (not including car payments)	\$ <u></u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ
a. Homeowner's or renter's	¢
b. Life	Φ
c. Health	Φ
d. Auto	\$
	\$
e. Other	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	₂
	Φ.
(Specify)	— ¢
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	— • ———
a. Auto	\$ 262.99
b. Other First Bank	\$ 202.99
U. OHICI IIISI DAIIK	\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	Φ
	Φ
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)17. Other See Schedule Attached	\$ \$ 511.00
17. Other See Schedule Attached	
	\$
	•
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if	
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$ 2,364.26
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	Φ <u>Z,304.20</u>
10. Describe any increase or decrease in expanditures entising to decrease within the year following the filing of	

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None**

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 2,364.26
b. Average monthly expenses from Line 18 above	\$ 2,364.26
c. Monthly net income (a. minus b.)	\$ 0.00

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IN RE ROHENA MAISONET, LUIS DANIEL & ORTIZ REYES, GLORIVEE	Case No.
Debtor(s)	
SCHEDULE J - CURRENT EXPENDITURES OF INDIV	TDUAL DEBTOR(S)

 Other Expenses (DEBTOR)
 240.00

 Gasoline/Maintenance
 240.00

 Lunch At Work
 200.00

 Barber/Beauty
 40.00

 Glass Expenses \$370./12
 31.00

Continuation Sheet - Page 1 of 1

Case No.

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 18 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: November 7, 2011 Signature: /s/ LUIS DANIEL ROHENA MAISONET Debtor **LUIS DANIEL ROHENA MAISONET** Signature: /s/ GLORIVEE ORTIZ REYES Date: November 7, 2011 (Joint Debtor, if any) **GLORIVEE ORTIZ REYES** [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

knowledge, information, and belief.

Signature: __

United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No
ROHENA MAISONET, LUIS DANIEL & ORTIZ REYES, GLORIVEE	Chapter 7
Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

23,644.00 2009 Income from Employment

8,839.00 2010 Income from Employment

28,863.00 2011 Income from Employment YTD

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	preceding the commencer \$5,850.* If the debtor is an obligation or as part of an a debtors filing under chapte is filed, unless the spouses	not primarity consumer aeois: List each paper of the case unless the aggregate value a individual, indicate with an asterisk (*) ar Iternative repayment schedule under a planter 12 or chapter 13 must include payments a are separated and a joint petition is not filement on 4/01/13, and every three years their	of all property that constitutes or is any payments that were made to a crediby an approved nonprofit budgeting and other transfers by either or both seed.)	affected by such transfer is less than itor on account of a domestic supported and credit counseling agency. (Married pouses whether or not a joint petition
None	c. All debtors: List all pay who are or were insiders. (ments made within one year immediately married debtors filing under chapter 12 or	preceding the commencement of this chapter 13 must include payments by	case to or for the benefit of creditors
		ess the spouses are separated and a joint perceedings, executions, garnishments and a	·	
None	a. List all suits and adminibankruptcy case. (Married	istrative proceedings to which the debtor is debtors filing under chapter 12 or chapter unless the spouses are separated and a join	s or was a party within one year imr 13 must include information concern	
AND Juan Vs. Luis	CION OF SUIT CASE NUMBER Ramon Diaz Daniel Rohena Mayson No.: E2CI20090739	NATURE OF PROCEEDING Collection of Money et,	COURT OR AGENCY AND LOCATION Court of First Instance San Lorenzo, Puerto Rico	STATUS OR DISPOSITION Pending
None	b. Describe all property the the commencement of this	at has been attached, garnished or seized ur case. (Married debtors filing under chapte r not a joint petition is filed, unless the spo	r 12 or chapter 13 must include infor	mation concerning property of either
5. Re	possessions, foreclosures a	nd returns		
	List all property that has be the seller, within one year	een repossessed by a creditor, sold at a fored immediately preceding the commencement rning property of either or both spouses wh	t of this case. (Married debtors filing	under chapter 12 or chapter 13 mus
6. As	signments and receivershi	os		
None	(Married debtors filing und	t of property for the benefit of creditors mader chapter 12 or chapter 13 must include any arated and joint petition is not filed.)		
None	commencement of this case	nas been in the hands of a custodian, receive. (Married debtors filing under chapter 12 coint petition is filed, unless the spouses are	or chapter 13 must include information	concerning property of either or both
7. Gi	Tts			
None	gifts to family members ag per recipient. (Married deb	contributions made within one year immed gregating less than \$200 in value per individuors filing under chapter 12 or chapter 13 n less the spouses are separated and a joint per spouse in the spouse of the spou	lual family member and charitable cornust include gifts or contributions by	ntributions aggregating less than \$100
8. Lo	sses			
None	commencement of this ca	eft, other casualty or gambling within one se. (Married debtors filing under chapter 12 less the spouses are separated and a joint po	2 or chapter 13 must include losses by	
9. Pa	yments related to debt cou	nseling or bankruptcy		
None		property transferred by or on behalf of the d bankruptcy law or preparation of a petition		

PO Box 186 Caguas, PR 00726-0186

CIN Legal Data Services 11/7/2011 50.00 4540 Honeywell Ct.

Dayton, OH 45424

Consumer Credit Counseling 10/10/2011 50.00 Caguas, PR 00725

10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes



None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

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1	Ī		_	1	r

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 \checkmark

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER **INDIVIDUAL** TAXPAYER-I.D. NO.

NAME **DBA: El Trigo Dorado** (ITIN)/COMPLETE EIN

ADDRESS Gurabo, PR NATURE OF **BUSINESS Bakery**

BEGINNING AND ENDING DATES April, 2009 to June. 2009

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \checkmark

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account \checkmark and records, or prepared a financial statement of the debtor.

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

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20. Inventories				
	dates of the last two inver- ount and basis of each inve		name of the person who supe	ervised the taking of each inventory, and the
None b. List the	name and address of the J	person having possession of the rec	ords of each of the two inver	ntories reported in a., above.
21. Current Par	tners, Officers, Director	and Shareholders		
None a. If the de	ebtor is a partnership, list	he nature and percentage of partner	rship interest of each member	er of the partnership.
		all officers and directors of the corting or equity securities of the cort		er who directly or indirectly owns, controls
22. Former part	ners, officers, directors a	and shareholders		
None a. If the de of this cas		ach member who withdrew from th	e partnership within one yea n	r immediately preceding the commencemen
	ebtor is a corporation, list the commencement of thi		lationship with the corporation	on terminated within one year immediately
23. Withdrawal	s from a partnership or o	listributions by a corporation		
				insider, including compensation in any form diately preceding the commencement of this
24. Tax Consoli	dation Group			
		name and federal taxpayer identifien a member at any time within six		orporation of any consolidated group for taxing the commencement of the case.
25. Pension Fun	ds.			
		the name and federal taxpayer iden g at any time within six years imn		ion fund to which the debtor, as an employer nencement of the case.
[If completed b	y an individual or indiv	ridual and spouse]		
	penalty of perjury that I they are true and corre		l in the foregoing statemen	t of financial affairs and any attachments
Date: Novemb	er 7, 2011	Signature /s/LUIS DANIEL of Debtor	ROHENA MAISONET	LUIS DANIEL ROHENA MAISONET
Date: Novemb	er 7, 2011	Signature /s/ GLORIVEE O	RTIZ REYES	
		of Joint Debtor (if any)		GLORIVEE ORTIZ REYES

______ ocntinuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

United States Bankruptcy Court District of Puerto Rico

IN RE:		C	ase No
ROHENA MAISONET, LUIS DANIEL & ORTIZ R	REYES, GLORIVEE	E C	hapter 7
Debtor(s)		•
CHAPTER 7 INDIV	IDUAL DEBTO	R'S STATEMENT OF	INTENTION
PART A – Debts secured by property of the estatestate. Attach additional pages if necessary.)	te. (Part A must be	fully completed for EACH	debt which is secured by property of the
Property No. 1			
Creditor's Name: ASOCIACION EMPLEADOS ELA		Describe Property Securing Debt:	
Property will be (check one): ✓ Surrendered ☐ Retained			
If retaining the property, I intend to (check at le Redeem the property Reaffirm the debt	ast one):		
Other. Explain		(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claimed as exempt	empt		
Property No. 2 (if necessary)			
Creditor's Name: COOP A/C EL VALENCIANO		Describe Property Securing Debt:	
Property will be (check one): ✓ Surrendered ☐ Retained			
If retaining the property, I intend to (check at le Redeem the property Reaffirm the debt Other. Explain	ast one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ☐ Claimed as exempt Not claimed as exe	empt		-
PART B – Personal property subject to unexpired additional pages if necessary.)	leases. (All three co	olumns of Part B must be co	mpleted for each unexpired lease. Attach
Property No. 1			
Lessor's Name: Sandrio Lizardo De La Cruz Describe Leased I Residential Lease		2	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ✓ No
Property No. 2 (if necessary)			
Lessor's Name: Describe Leased I		Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
1 continuation sheets attached (if any)			
declare under penalty of perjury that the ab personal property subject to an unexpired leas		ntention as to any proper	ty of my estate securing a debt and/or
	LUIS DANIEL ROgnature of Debtor	HENA MAISONET	
	GLORIVEE ORTIZ	Z REYES	

Signature of Joint Debtor

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

PART A – Continuation

Property No. 3			
Creditor's Name: COOP A/C VALENCIANO		Describe Property Secur	ing Debt:
Property will be (check one): ✓ Surrendered ☐ Retained			
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain Property is (check one):	least one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Claimed as exempt Not claimed as e	exempt		
Property No. 4			
Creditor's Name: COOP A/C VALENCIANO		Describe Property Securing Debt: 2005 Suzuki Aerio	
Property will be (check one): ☐ Surrendered ✓ Retained			
If retaining the property, I intend to (check at ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain Retain and pay pursuan		Coop A/C Vale (for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claimed as exempt	exempt		
Property No. 5			
Creditor's Name: FIRST BANK		Describe Property Securing Debt: 2009 Suzuki SX4	
Property will be (check one): ☐ Surrendered ✓ Retained			
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain Retain and pay pursuan		First Bank (for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ☐ Claimed as exempt ✓ Not claimed as e	exempt		
PART B – Continuation			
Property No.			
Lessor's Name: Describe Leased		Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
Property No.]		
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
	•		•

United States Bankruptcy Court District of Puerto Rico

IN RE:		Case No
ROHENA MAISONET, LUIS DANIEL	& ORTIZ REYES, GLORIVEE	Chapter 7
	Debtor(s)	
	VERIFICATION OF CREDITOR	R MATRIX
The above named debtor(s) hereby v	verify(ies) that the attached matrix listing	g creditors is true to the best of my(our) knowledge.
Date: November 7, 2011	Signature: /s/ LUIS DANIEL ROHENA	MAISONET
	LUIS DANIEL ROHENA MA	
Date: November 7, 2011	Signature: /s/ GLORIVEE ORTIZ REY	'ES
	GLORIVEE ORTIZ REYES	

ROHENA MAISONET, LUIS DANIEL LA CEIBA 28 CEDRO STREET JUNCOS, PR 00777 DPTO DE TRANSPORTACION Y OBRAS PUBLICAS BOX 41269 SAN JUAN, PR 00940-1269

ORTIZ REYES, GLORIVEE LA CEIBA 28 CEDRO STREET JUNCOS, PR 00777 FIRST BANK PO BOX 19327 SAN JUAN, PR 00910-1427

R. Figueroa Carrasquillo Law Office PO Box 193677 San Juan, PR 00919-3677

ISLAND FINANCE PO BOX 195369 SAN JUAN, PR 00919-5369

AEE PO BOX 363508 SAN JUAN, PR 00936-3508 JUAN RAMON DIAZ 100 MATIAS GONZALEZ GARCIA STREET GURABO, PR 00778

AFNI DISH NETWORK PO BOX 3097 BLOOMINGTON, IL 61702 LCDO CARLOS F COLON SANTINI BOX 101 CAGUAS, PR 00726

ASOCIACION EMPLEADOS ELA PO BOX 364508 SAN JUAN, PR 00936-4508 SALLIE MAE PO BOX 9500 WILKES BARRE, PA 18773-9500

CENTENNIAL DE PR PO BOX 71514 SAN JUAN, PR 00936-8614 T-MOBILE PO BOX 660252 DALLAS, TX 75266-0252

CLARO PO BOX 70366 SAN JUAN, PR 00936-8366

COOP A/C EL VALENCIANO PO BOX 1510 JUNCOS, PR 00777-1510

COOP A/C VALENCIANO PO BOX 1510 JUNCOS, PR 00777-1510